		Certificate of Notice	Page 1 of 3		
Information to id			. 0.90 = 0.0		
Debtor 1:	Walter E Leonard		Social Security number or ITIN:	xxx-xx-4969	
	First Name Middle Name Last Na	ame	EIN:		
Debtor 2: (Spouse, if filing)	Wendy Leonard		Social Security number or ITIN:	xxx-xx-6771	
	First Name Middle Name Last Na	ame	EIN:		
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter:	13	4/16/19	
Case number:	19-17756-CMG				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Walter E Leonard	Wendy Leonard
2.	All other names used in the last 8 years	aka Walter Earl Leonard, aka Walter Leonard	
3.	Address	2102 Bell Pl South Plainfield, NJ 07080–2627	2102 Bell PI South Plainfield, NJ 07080–2627
4.	Debtor's attorney Name and address	J. Todd Murphy Todd Murphy Law 90 Washington Valley Rd. Bedminster, NJ 07921	Contact phone 862 217–2360
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 4/17/19

For more information, see page 2

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Debtor Walter E Leonard and Wendy Leonard

Case number 19-17756-CMG

Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

May 16, 2019 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Chapter 13 Standing Trustee - Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 7/15/19

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 6/25/19

Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain

claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you

Filing deadline: 30 days after the

conclusion of the meeting of creditors

9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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United States Bankruptcy Court
District of New Jersey

In re:
Walter E Leonard
Wendy Leonard
Debtors

Case No. 19-17756-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Apr 17, 2019 Form ID: 3091 Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019. db/idb Wendy Leonard, 2102 Bell Pl, South Plainfield, NJ 07080-2627 Walter E Leonard. Deutsche Bank National Trust Co. as trus, c/o KML Law Group P.C., 518187177 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812 Princeton, NJ 08540-1515 518187182 Remex Inc, 307 Wall St, 307 Wall St, 518187183 Remex Revenue Management, Princeton, NJ 08540-1515 518187187 Administration, 595 Newark Ave Bldg 6Th, Jersey City, NJ 07306-2394 State of New Jersey, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 019 00:47:35 J. Todd Murphy, Bedminster, NJ 07921 E-mail/Text: tmurphy@toddmurphylaw.com Apr 18 2019 00:47:35 aty Todd Murphy Law, 90 Washington Valley Rd., Bedmins E-mail/Text: bnc@russotrustee.com Apr 18 2019 00:50:27 Albert Russo, tr 08650-4853 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 00:49:19 U.S. Attorney, 970 Broad St., smg Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 18 2019 00:49:15 United States Trustee, smq Suite 2100, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Newark, NJ 07102-5235 518187175 EDI: CAPITALONE.COM Apr 18 2019 04:03:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285 E-mail/Text: bankruptcy@consumerportfolio.com Apr 18 2019 00:49:31 518187176 Consumer Portfolio Svc. PO Box 57071, Irvine, CA 92619-7071
EDI: IRS.COM Apr 18 2019 04:03:00 II 518187178 IRS, 955 S Springfield Ave Bldg A, Springfield, NJ 07081-3570 518187179 EDI: MID8.COM Apr 18 2019 04:03:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709 EDI: PRA.COM Apr 18 2019 04:03:00 518187181 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962 518187180 EDI: PRA.COM Apr 18 2019 04:03:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 518187184 E-mail/Text: bankruptcy@savit.com Apr 18 2019 00:50:22 Sa-Vit Collection Agen, PO Box 250, East Brunswick, NJ 08816-0250 E-mail/Text: bankruptcy@savit.com Apr 18 2019 00:50:23 518187185 Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250 E-mail/Text: jennifer.chacon@spservicing.com Apr 18 2019 00:50:29 518187186 Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250 TOTAL: 13

**** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

NONE. TOTAL: 0